



PATENT
Attorney Docket No.: 3689-18US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

Robert J. Polilli, et al.

Application No: 10/723,996

Art Unit: 3626

Filed: November 26, 2003

Examiner: Not Yet Assigned

For: METHODS AND SYSTEMS FOR
PROVIDING JUVENILE
INSURANCE PRODUCT WITH
PREMIUM WAIVER FEATURE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

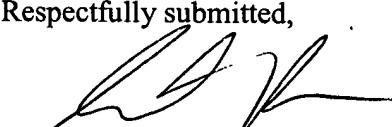
Sir:

Enclosed is an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of the documents listed therein. The Examiner is requested to consider the enclosed document, make it of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of the document. Please return a copy of the initialed Citation form to the applicant's undersigned Attorney.

This IDS is being filed before the mailing date of a first office action on the merits and thus no fee is due. In the event that a fee is determined to be due, the Commissioner is hereby authorized to charge such fee to Deposit Account No. 02-4270.

Date: April 22, 2004

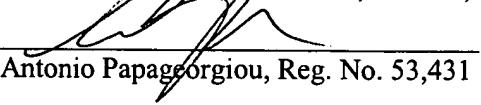
Respectfully submitted,



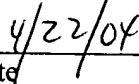
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Date



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| SUPPLEMENTAL INFORMATION DISCLOSURE CITATION LIST | Atty. Docket No.: 3689/18US | Application Serial No.: 10/723,996 |
| | Applicants: Robert J. Polilli, et al. | |
| | Filing Date: November 26, 2003 | Group Art Unit: 3626 |
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U.S. PATENT DOCUMENTS

| Exam. Init | | Document Number | Date | Name | Class | Subclass |
|-----------------------|--|----------------------------|-------------|----------------|--------------|-----------------|
| | | 2003/0126053 | 7/3/03 | Boswell et al. | | |
| | | 2003/0028466 | 2/6/03 | Jenson et al. | | |
| | | 2002/0169715 | 11/14/02 | Ruth et al. | | |

FOREIGN PATENT DOCUMENTS

| Exam. Init. | | Document Number | Date | Country | Class | Translation |
|------------------------|--|----------------------------|-------------|----------------|--------------|--------------------|
| | | WO 02/13118 A1 | 2/14/02 | WIPO | | |
| | | WO 01/75557 A2 | 10/11/01 | WIPO | | |
| | | WO 03/058378 A2 | 7/17/03 | WIPO | | |
| | | WO 02/35363 A1 | 5/2/02 | WIPO | | |
| | | WO 03/012594 A2 | 2/13/03 | WIPO | | |

OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, etc.)

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